



# How to Determine a MassHealth Family Group

## Determining MassHealth Family Groups

### General Guidelines

MassHealth requires one Virtual Gateway application per MassHealth “Family Group.” This job aid will help you determine what constitutes a “Family Group”, according to MassHealth.

Follow these rules in determining family groups for individuals of any age:

1. All members of a Family Group must live in the same house/apartment.
2. For two adults living in the same house/apartment, a legal marriage between them OR common children between them will ordinarily result in one MassHealth Family Group consisting of the two adults, the common children (if applicable) and any children living with them from a previous relationship (if applicable).
  - a. Couples can be legally married if they are same-sex as well as male-female. “Common law” couples are not legally married.
  - b. “Common children” means the mother and father of the children live with them. Mothers and fathers can be biologically related or adoptive parents.
  - c. Children of a divorced or separated couple can be a member of the Family Group of only one parent, even if there is a joint custody arrangement.
3. There may be more than one MassHealth Family Group residing in the same house/apartment.





# How to Determine a MassHealth Family Group

## Determining MassHealth Family Groups: “Health Care Reform” or “Traditional” applications?

### Health Care Reform or Traditional?

MassHealth classifies applications as falling into one of two groups: “Health Care Reform” and “Traditional.” Applications in one group are processed differently from those in the other, and each group has its own eligibility requirements.

Similarly, Family Group composition rules will differ depending on whether the applicants are considered “Health Care Reform” or “Traditional” applicants.

### MassHealth “Health Care Reform” Applications

#### - Processed by MassHealth’s Central Processing Unit (CPU):

- All family members are under 65 OR
- Members 65 and over are caretakers or parents of a member under 19 OR are disabled and working more than 40 hours a month and spouse is under the age of 65.

### MassHealth “Traditional” Applications

#### - Processed by MassHealth Enrollment Centers (MECs):





- An individual age 65 or older, OR
  - A married couple when at least one spouse is age 65 or older
- WHEN:
- these individuals, above, are living at home
  - no one, above, is:
    - a parent/caretaker relative of a child under 19, or
    - disabled and working 40 hours or more a month with a spouse under age 65
  - Individuals of any age needing long term care services at home

*Note: For purposes of Virtual Gateway training ONLY, the terms “Health Care Reform” and “Traditional” are used as a short-hand reference to MassHealth applicants/members included in each group.*



# How to Determine a MassHealth Family Group

## Examples of Family Groups

Illustration	Household Members	# of Family Groups	Application Processed under Health Care Reform ("HCR") or Traditional MassHealth Rules?
<p>Married, both age 68</p>  <p>No Children under 19 living with them</p>	<ul style="list-style-type: none"> <li>Both members age 68</li> <li>Married</li> <li>No children under 19 living with them</li> </ul>	1	Traditional
<p>Not married, both age 68</p>  <p>No Children under 19 living with them</p>	<ul style="list-style-type: none"> <li>Both members age 68</li> <li>Not married</li> <li>No children under 19 living with them</li> </ul>	2	Traditional
<p>Married</p> <p>Alice, 55      Nick, 68</p>  <p>No Children under 19 living with them</p>	<ul style="list-style-type: none"> <li>Member 1: age 55</li> <li>Member 2: age 68</li> <li>Married</li> <li>No children under 19 living with them</li> </ul>	1	Traditional
<p>Not Married</p> <p>Alice, 55      Nick, 68</p> 	<ul style="list-style-type: none"> <li>Member 1: age 55</li> <li>Member 2: age 68</li> <li>Not Married</li> <li>No children under 19 living with them</li> </ul>	2	Member 1: HCR Member 2: Traditional



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## Examples of Family Groups (continued)

Illustration	Household Members	# of Family Groups	Application Processed under Health Care Reform ("HCR") or Traditional MassHealth Rules?
<p>Married, both age 66</p> <p>Common daughter, 18</p>	<ul style="list-style-type: none"> <li>Both members 66</li> <li>Married</li> <li>Common daughter age 18 living with them</li> </ul>	1	HCR
<p>Married</p> <p>Alice, 55 Nick, 68</p> <p>Common daughter, 18</p>	<ul style="list-style-type: none"> <li>Member 1: age 55</li> <li>Member 2: age 68</li> <li>Married</li> <li>Common daughter age 18 living with them</li> </ul>	1	HCR
<p>Aunt, 68 Caretaker Relative</p> <p>Niece, 14</p>	<ul style="list-style-type: none"> <li>Member 1: age 68</li> <li>Caretaker relative for niece, age 14, living with her</li> </ul>	1	HCR
<p>Married</p> <p>Common daughter, 19</p> <p>Common son, 18</p> <p>Grandfather, 68</p>	<ul style="list-style-type: none"> <li>Member 1: age 55</li> <li>Member 2: age 55</li> <li>Married</li> <li>Common son: age 18</li> <li>Common daughter: age 19</li> <li>Grandfather: age 68</li> </ul>	3	<p>Members 1, 2, and common son: One Family Group (HCR)</p> <p>Common daughter : One Family Group (HCR)</p> <p>Grandfather: one group (Traditional)</p>